

10 Standardized Medicare Supplement (Medigap) plans chart

Effective on or after Jan. 1, 2013

How to read the chart:

- ✓ = policy covers 100% of benefit
- % = policy covers that percentage
- Blank = policy doesn't cover that benefit

Note: The Medicare Supplement policy covers coinsurance only after you've paid the Medicare deductible (unless the policy also covers the deductible).

Basic benefits	A	B	C	D	F*	G	K	L	M	N
Part A: Hospital coinsurance costs up to an additional 365 days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Medicare preventive care Part B coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A & B: Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Additional benefits	A	B	C	D	F*	G	K	L	M	N
Skilled nursing facility care coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible: \$1,184		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible: \$147			✓		✓					
Part B excess charges					✓	✓				
Foreign travel emergency (up to plan limits)			✓	✓	✓	✓			✓	✓
Out-of-pocket yearly limit**							\$4,800	\$2,400		

*Plan F offers a high-deductible plan. You pay for Medicare-covered costs up to the deductible amount (\$2,110 in 2013) before your plan pays anything.

**After you meet your out-of-pocket yearly limit and Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

***Plan N pays 100% of the Part B coinsurance except up to \$20 copays for office visits and up to \$50 copays for emergency room visits (if the hospital admits you, the plan waives your emergency room copays).

Need more help?

There is no yearly open enrollment period for Medicare Supplement (Medigap) plans. You may apply to buy or switch plans at any time.

However, insurers may require you to pass a health questionnaire. If you have questions about who needs to take the questionnaire, call our Insurance Consumer Hotline.

If you want individual help understanding all of your options, call our hotline and ask to speak with a SHIBA counselor in your area.

Insurance Consumer Hotline
1-800-562-6900



This publication may have been partially funded by grants from the Centers for Medicare & Medicaid Services and the U.S. Administration on Aging.

SHP841-SHIBA-10 Medigap plans-Rev.12/12